

This order is SIGNED.

Dated: September 13, 2016



**R. KIMBALL MOSIER
U.S. Bankruptcy Judge**



Mark S. Middlemas (USB No. 9252)
Tom Cook (USB No. 5846)
LUNDBERG & ASSOCIATES, PC
3269 South Main Street, Suite 100
Salt Lake City, UT 84115
(801) 263-3400
(801) 263-6513 (fax)
ECFmailDistGroup@Lundbergfirm.com

Attorneys for JPMorgan Chase Bank, National Association
L&A Case No. 15.64282.4

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH
CENTRAL DIVISION

In re:	Bankruptcy No. 12-31819 RKM
Afagh Mohammadreza and Hossein Rezaian,	(a Chapter 13 case)
Debtors.	Filed Electronically
	<i>Hearing September 14, 2016 @ 11:00 am</i>

ORDER ON MOTION FOR APPROVAL TO ENTER INTO MODIFICATION AGREEMENT

JPMorgan Chase Bank, National Association (“Creditor”) filed a Motion for Approval to Enter into Modification Agreement (“Motion”) on August 19, 2016. Notice was proper and no objections were filed. The Chapter 13 Trustee (“Trustee”) responded on September 6, 2016.

Based on Creditor's motion and for good cause, it is hereby ORDERED:

1. Creditor and debtors may execute, finalize, enter into, and record the Modification Agreement attached as **Exhibit C** to Creditor's Motion; and,
2. The Trustee shall hold in reserve Claim No. 15 filed by JPMorgan Chase Bank, National Association For three consecutive monthly disbursement cycles (90 days). Creditor JPMorgan Chase Bank, National Association Shall file an amended proof of claim reducing the arrearage amount to zero (\$0.00) within 90 days of this order. If no amended proof of claim is filed within 90 days, the Trustee shall be allowed to resume disbursements on Claim No. 15. As to disbursements made by the Trustee on Claim No. 15 prior to entry of this order and amendment of the claim, the Trustee will not be required to recover such disbursements, and the Trustee will retain any commission under 28 U.S.C. § 586 taken on such disbursements; and,
3. Debtor shall file amended Schedules I and J demonstrating an ability to make the payments required by the Modification Agreement, as well as ongoing Chapter 13 plan payments, within 14 days of this Order.

End of Document

DESIGNATION OF PARTIES TO BE SERVED

Service of the foregoing Order for Approval to Enter into Modification Agreement shall be served to the parties and in the manner designated below:

By Electronic Service: I certify that the parties of record in this case as identified below, are registered CM/ECF users and will be served notice of entry of the foregoing Order through the CM/ECF system:

Mark S. Middlemas
LUNDBERG & ASSOCIATES, PC
ECF

Attorneys for Creditor

Justin O. Burton
Rulon T. Burton & Assoc.
jeff@rulontburton.com
ECF

Attorney for Debtors

Lon Jenkins
utahtrusteeemail@ch13ut.org
ECF

Chapter 13 Trustee

By U.S. Mail: In addition to the parties of record receiving notice through the CM/ECF system, the following parties should be served notice pursuant to Fed R. Civ. P. 5(b).

Mail Service to Entire Matrix – By regular first class United States mail, postage fully pre-paid addressed to all parties who did not receive electronic service as set forth herein listed on the Official Court Mailing Matrix.

/s/Mark S. Middlemas
Mark S. Middlemas

Label Matrix for local noticing

1088-2

Case 12-31819

District of Utah

Salt Lake City

Fri Sep 9 16:02:39 MDT 2016

American Express Bank FSB

c/o Becket and Lee LLP

POB 3001

Malvern PA 19355-0701

Azurea I, LLC

c/o Weinstein & Riley, P.S.

2001 Western Ave., Ste. 400

Seattle, WA 98121-3132

Bonded Collection Corp.

CS Bond 01

PO Box 1022

Wixom MI 48393-1022

Chase cardmember Services

PO Box 94014

Palatine, IL 60094-4014

Dealer Services Corporation

1320 City Center Drive, Suite 100

Carmel, IN 46032-3816

FIA CARD SERVICES, N.A.

4161 Piedmont Parkway

NC4 105 03 14

Greensboro, NC 27410

Integra Telcom

265 E. 100 So. Suite 200

Salt Lake City, UT 84111-1739

Johnson Mark LLC

PO Box 7811

Sandy, UT 84091-7811

Macy's

PO Box 8053

Mason, OH 45040-8053

American Express

PO Box 297804

Fort Lauderdale, FL 33329-7804

American Express Blue Cash

PO Box 981535

El Paso TX 79998-1535

Jesse A.P. Baker

Aldridge Pite, LLP

4375 Jutland Drive, Suite 200

PO Box 17933

San Diego, CA 92177-7921

Justin O. Burton

Rulon T. Burton & Assoc.

6000 South Fashion Blvd.

Murray, UT 84107-5436

Comcast

1350 Miller Avenue

SLC, UT 84106-3092

Department Stores National Bank/Macy's

Bankruptcy Processing

Po Box 8053

Mason, OH 45040-8053

GE Capital Retail Bank

Care of Recovery Management Systems Corp

25 S.E. 2nd Avenue, Suite 1120

Miami, FL 33131-1605

JPMorgan Chase Bank, N.A.

c/o Chase Records Center

Attn: Correspondence Mail

700 Kansas Lane

Monroe, LA 71203-4774

M & T Bank Commercial Loans

PO Box 1302

Buffalo, NY 14240-1302

Main Street Acquisition Corp assignee of CHA

BANK USA N A

c/o Becket and Lee LLP

POB 3001

Malvern PA 19355-0701

American Express

PO Box 650448

Dallas TX 75265-0448

(p)AUTOMOTIVE FINANCE CORPORATION

13085 HAMILTON CROSSING BLVD

SUITE 300

CARMEL IN 46032-1445

Bank of America

PO Box 5170

Simi Valley, CA 93062-5170

Chase Home Finance

PO Box 78420

Phoenix, AZ 85062-8420

Tom Cook

Lundberg & Associates

3269 South Main St.

Suite 100

Salt Lake City, UT 84115-3773

Dillard's National Bank

PO Box 52051

Phoenix, AZ 85072-2051

IRS

Centralized Insolvency Operations

PO Box 7346

Philadelphia, PA 19101-7346

Lon Jenkins tr

405 South Main Street

Suite 600

Salt Lake City, UT 84111-3408

M&T BANK

c/o PITE DUNCAN, LLP

4375 Jutland Drive, Suite 200

P.O. Box 17933

San Diego, CA 92177-7921

Mark E. Medcalf

160 East 300 South, Fifth Floor

P.O. Box 140857

Salt Lake City, UT 84114-0857

Mark S. Middlemas
Lundberg & Associates
3269 South Main Street
Suite 100
Salt Lake City, UT 84115-3773

Ataeh Mohammadrza
14029 So. Candy Pull Drive
Draper, UT 84020-7512

NCB Management Services, Inc.
PO Box 1099
Langhorne, PA 19047-6099

PNC Mortgage
PO Box 1820
Dayton, OH 45401-1820

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

RC Willey Home Furnishings
PO Box 410429
Salt Lake City, UT 84141-0429

Hossein Rezaian
14029 So. Candy Pull Drive
Draper, UT 84020-7512

Shahram Rezaian
14029 So. Candy Pull Drive
Draper, UT 84020-7512

TD BANK USA, N.A.
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Target National Bank
PO Box 660170
Dallas TX 75266-0170

USTC
Attn: Bankruptcy Unit
210 North 1950 West
Salt Lake City, UT 84134-7040

United States Trustee
Ken Garff Bldg.
405 South Main Street
Suite 300
Salt Lake City, UT 84111-3402

Utah Labor Commission
Mark E. Medcalf #5404
160 East 300 South, Fifth Floor
PO Box 140857
Salt Lake City, UT 84114-0857

Wells Fargo
ATTN: Recovery Dept
PO BOX 5058
Sioux Falls, SD 57117-5058

Wells Fargo
Business Direct Op
PO Box 348750
Sacramento CA 95834-8750

Wells Fargo
PO Box 54349
Los Angeles CA 90054-0349

Wells Fargo Bank
PO Box 63491 MAC A0143-042
San Francisco, Ca 94163-0001

Wells Fargo Bank, N.A.
Business Direct Division
P.O. Box 29482
Phoenix, AZ 85038-9482

Wells Fargo Bank, N.A.
P.O. Box 10438
Des Moines, Iowa 50306-0438

Wells Fargo Card Services
1 Home Campus
3rd Floor
Des Moines, IA 50328-0001

James H. Woodall
10808 River Front Parkway
Suite 175
South Jordan, UT 84095-5961

Mark S. x2Middlemas
Lundberg & Associates
3269 South Main Street
Suite 100
Salt Lake City, UT 84115-3773

Mark S. x4Middlemas
Lundberg & Associates
3269 South Main Street
#100
Salt Lake City, UT 84115-3773

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Auto Finance Corporation
13085 Hamilton Crossing Blvd., Suite 300
Carmel, IN 46032

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)JPMorgan Chase Bank, National Association

(u)M&T Bank

(u)RC Willey Financial Services

(u)Utah Labor Commission

(d)Wells Fargo Card Services
1 Home Campus 3rd Floor
Des Moines, IA 50328-0001

End of Label Matrix	
Mailable recipients	52
Bypassed recipients	5
Total	57

Certificate of Notice Page 8 of 9

United States Bankruptcy Court
District of UtahIn re:
Hossein Rezaian
Afagh Mohammadreza
DebtorsCase No. 12-31819-RKM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: bc
Form ID: pdforlPage 1 of 2
Total Noticed: 42

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

db/jdb
8632760 +Hossein Rezaian, Afagh Mohammadreza, 14029 So. Candy Pull Drive, Draper, UT 84020-7512
8496261 American Express, PO Box 650448, Dallas TX 75265-0448
8571551 American Express, PO Box 297804, Fort Lauderdale, FL 33329-7804
8632761 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
8496263 American Express Blue Cash, PO Box 981535, El Paso TX 79998-1535
8632762 Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
8496265 +Bonded Collection Corp., CS Bond 01, PO Box 1022, Wixom MI 48393-1022
8496264 Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
8522323 Chase cardmember Services, PO Box 94014, Palatine, IL 60094-4014
+Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
8496268 Dillard's National Bank, PO Box 52051, Phoenix, AZ 85072-2051
8515840 FTA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
8496269 +Integra Telcom, 265 E. 100 So. Suite 200, Salt Lake City, UT 84111-1739
8549152 +JPMorgan Chase Bank, N.A., c/o Chase Records Center, Attn: Correspondence Mail, 700 Kansas Lane, Monroe, LA 71203-4774
8496271 +Johnson Mark LLC, PO Box 7811, Sandy, UT 84091-7811
8496272 M & T Bank Commercial Loans, PO Box 1302, Buffalo, NY 14240-1302
8544118 +M&T BANK, c/o PITE DUNCAN, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
8496273 +Macy's, PO Box 8053, Mason, OH 45040-8053
8661780 Main Street Acquisition Corp assignee of CHASE, BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
8496274 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
8496275 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
8496276 RC Willey Home Furnishings, PO Box 410429, Salt Lake City, UT 84141-0429
8496277 +Shahram Rezaian, 14029 So. Candy Pull Drive, Draper, UT 84020-7512
8632763 Target National Bank, PO Box 660170, Dallas TX 75266-0170
8561178 +Utah Labor Commission, Mark E. Medcalf #5404, 160 East 300 South, Fifth Floor, PO Box 140857, Salt Lake City, UT 84114-0857
8632765 Wells Fargo, PO Box 54349, Los Angeles CA 90054-0349
8632764 +Wells Fargo, Business Direct Op, PO Box 348750, Sacramento CA 95834-8750
8496279 Wells Fargo, ATTN: Recovery Dept, PO BOX 5058, Sioux Falls, SD 57117-5058
8662556 +Wells Fargo Bank, PO Box 63491 MAC A0143-042, San Francisco, Ca 94163-0001
8525304 +Wells Fargo Bank, N.A., P.O. Box 10438, Des Moines, Iowa 50306-0438
8514516 +Wells Fargo Bank, N.A., Business Direct Division, P.O. Box 29482, Phoenix, AZ 85038-9482
8504852 +Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+E-mail/Text: bnc@chl3kra.com Sep 14 2016 01:35:28 Kevin R. Anderson tr,
405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
8496262 E-mail/Text: bankruptcy@autofinance.com Sep 14 2016 01:34:38 Auto Finance Corporation,
13085 Hamilton Crossing Blvd., Suite 300, Carmel, IN 46032
8674378 +E-mail/Text: bncmail@w-legal.com Sep 14 2016 01:35:07 Azurea I, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
8496266 E-mail/Text: WST_Bankruptcy@cable.comcast.com Sep 14 2016 01:35:15 Comcast,
1350 Miller Avenue, SLIC, UT 84106-3092
8496267 +E-mail/Text: bankruptcy@discoverdsc.com Sep 14 2016 01:34:35 Dealer Services Corporation,
1320 City Center Drive, Suite 100, Carmel, IN 46032-3816
8512380 E-mail/PDF: gecsed@recoverycorp.com Sep 14 2016 01:39:31 GE Capital Retail Bank,
Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8496270 +E-mail/Text: cio.bncmail@irs.gov Sep 14 2016 01:34:42 IRS,
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
8643124 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 14 2016 01:39:35
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
8867923 +E-mail/Text: bncmail@w-legal.com Sep 14 2016 01:34:59 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
8496278 E-mail/Text: TXBANKRUPT@UTAH.GOV Sep 14 2016 01:34:33 USTC, Attn: Bankruptcy Unit,
210 North 1950 West, Salt Lake City, UT 84134-7040

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
8553570* RC Willey Financial Services
8527764* +Wells Fargo Bank, N.A., P.O. Box 10438, Des Moines, Iowa 50306-0438
+Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 1088-2

User: bc
Form ID: pdfor1

Page 2 of 2
Total Noticed: 42

Date Rcvd: Sep 13, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

James H. Woodall on behalf of Creditor M&T Bank jwoodall@utahtrustee.com,
angela@utahtrustee.com;brad@carrwoodall.com
Jesse A.P. Baker on behalf of Creditor M&T Bank ecfutb@aldridgepite.com,
jbaker@aldridgepite.com;JPB@ecf.inforuptcy.com
Justin O. Burton on behalf of Joint Debtor Afagh Mohammadreza jeff@rulontburton.com,
justin@rulontburton.com;ffej65@gmail.com
Justin O. Burton on behalf of Debtor Hossein Rezaian jeff@rulontburton.com,
justin@rulontburton.com;ffej65@gmail.com
Lon Jenkins tr ecfmail@chl3ut.org, lneeb@chl3ut.org
Mark E. Medcalf on behalf of Creditor Utah Labor Commission markmedcalf@utah.gov
Mark S. Middlemas on behalf of Creditor JPMorgan Chase Bank, National Association
LundbergECFmail@Lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com
Mark S. x2Middlemas on behalf of Creditor JPMorgan Chase Bank, National Association
LundbergECFmail@Lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com
Mark S. x4Middlemas on behalf of Creditor JPMorgan Chase Bank, National Association
ECFmailDistGroup@Lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com
Tom Cook on behalf of Creditor JPMorgan Chase Bank, National Association
lundbergecfmail@lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 11